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WHAT IS CLAIMED IS:

A method for providing an individual temporary access to a commonly accessible computer processing system (CA computer), the CA computer having a plurality of application programs associated therewith, the method comprising the steps of:

detecting the coupling of a portable storage device to the CA computer, the storage device having stored therein an access code for indicating whether the user is authorized to temporarily access the CA computer and information comprising computing preferences of the individual;

determining whether the individual is authorized to temporarily access the CA computer, based on the access code;

modifying the CA computer in accordance with the information stored in the storage device and providing temporary access to the CA computer, when the individual is authorized to temporarily access the CA computer;

monitoring the activity of at least one of the individual and the CA computer until the storage device is de-coupled from the CA computer;

generating a bill based on said monitoring; and

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automatically providing the bill to a predetermined billing mechanism.

2. The method according to claim 1, wherein said step of generating the bill comprises the steps of:

generating an activity log based on said monitoring; and

converting the activity log into the bill.

- 3. The method according to claim 1, further comprising the step of inhibiting temporary access to the CA computer, when the individual is not authorized to access the CA computer.
- 4. The method according to claim 1, wherein the portable storage device comprises a PCMCIA card.
- 5. The method according to claim 1, wherein the PCMCIA card comprises a flash memory card.
 - 6. The method according to claim 1, wherein the predetermined billing mechanism is associated with one of a user account and a credit card.

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- 7. The method according to claim 1, wherein the access code stored in the storage device further indicates whether the user is authorized to temporarily use any of the plurality of application programs associated with the CA computer, and which of the plurality of application programs such authorization is provided thereto.
- 8. The method according to claim 7, wherein said method further comprises the steps of:

determining whether the individual is authorized to temporarily use any of the plurality of application programs associated with the CA computer, based on the access code; and

providing temporary access to the application programs associated with the CA computer for which authorization is indicated, when the individual—isauthorized to temporarily use any of the plurality of application programs associated with the CA computer.

9. The method according to claim 1, wherein the portable storage device further stores therein application programs associated with the user, and said step of providing temporary access to the CA computer further Y0999-294 (8728-304)

comprises the step providing temporary access to the application programs stored in the portable storage device for execution by the CA computer.

10. The method according to claim 1, further comprising the step of providing the individual with a user account by writing the access code to the portable storage device, before said step of determining whether the individual is authorized to temporarily access the CA computer.

11. A method for providing an individual temporary access to a commonly accessible computer processing system (CA computer), the CA computer having a plurality of application programs associated therewith, the method comprising the steps of:

generating a user account by coupling to the CA computer a portable storage device available to the individual, and writing an access code to storage device, the access code indicating that the user is authorized to temporarily access the CA computer, the storage device having previously stored therein information comprising computing preferences of the individual;

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determining whether the individual is authorized to temporarily access the CA computer, based on the access code;

modifying the CA computer in accordance with the information stored in the storage device, providing temporary access to the CA computer, and monitoring the activity of at least one of the individual and the CA computer, when the individual is authorized to temporarily access the CA computer;

terminating said monitoring and automatically generating a bill based on said monitoring, when the storage device is de-coupled/from the CA computer; and

automatically providing the bill to a predetermined billing mechanism

12. The method according to claim 11, further comprising the step of inhibiting temporary access to the CA computer, when the individual is not authorized to access the CA computer.

13. The method according to claim 11, wherein the access code stored in the storage device further indicates whether the user is authorized to temporarily use any of the Y0999-294 (8728-304) - 26 -

plurality of application programs associated with the CA computer, and which of the plurality of application programs such authorization is provided thereto.

14. The method according to claim 13, wherein said method further comprises the steps of:

determining whether the individual is authorized to temporarily use any of the plurality of application programs associated with the CA computer, based on the access code; and

providing temporary access to the application programs associated with the CA computer for which authorization is indicated, when the individual is authorized to temporarily use any of the plurality of application programs associated with the CA computer.

15. The method according to claim 11, wherein the portable storage device further stores therein application programs associated with the user, and said step of providing temporary access to the CA computer further comprises the step providing temporary access to the application programs stored in the portable storage device for execution by the CA computer.

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16. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for providing an individual temporary access to a commonly accessible computer processing system (CA computer), the CA computer having a plurality of application programs associated therewith, said method steps comprising:

detecting the coupling of a portable storage device to the CA computer, the storage device having stored therein an access code for indicating whether the user is authorized to temporarily access the CA computer and information comprising computing preferences of the individual;

determining whether the individual is authorized to temporarily access the CA computer, based on the access code;

modifying the CA computer in accordance with the information stored in the storage device and providing temporary access to the CA computer, when the individual is authorized to temporarily access the CA computer;

monitoring the activity of at least one of the individual and the CA computer, until the storage device is de-coupled from the CA computer;

generating a bill based on said monitoring; and Y0999-294 (8728-304) - 28 -

The program/storage device according to claim 17. 16, wherein said step ϕf generating the bill comprises the steps of:

generating an activity log based on said monitoring; and

converting the activity log into the bill.

The program storage device according to claim 16, further comprising the step of inhibiting temporary access to the CA computer, when the individual is not authorized to access the CA computer.

19. The program storage device according to claim the predetermined billing mechanism wherein 16, associated with one of a user account and a credit card.

The program storage device according to claim 16, wherein the access code stored in the storage device indicates whether the user authorized is temporarily use any of the plurality of application programs YO999-294 (8728-304) - 29 -

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associated with the CA domputer, and which of the plurality of application programs such authorization is provided thereto.

21. The program storage device according to claim 20, wherein said method further comprises the steps of:

determining whether the individual is authorized to temporarily use any of the plurality of application programs associated with the CA computer, based on the access code; and

providing temporary access to the application programs associated with the CA computer for which authorization' is indicated, individual when the is authorized to temporarily use any of the plurality of application programs associated with the CA computer.

The program storage device according to claim 16, wherein the portable storage device further stores therein application programs associated with the user, and said step of providing temporary access to the CA computer further comprises the step providing temporary access to the application programs stored in the portable storage device for execution by the CA computer.

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